

Information to identify the case:

Debtor 1	Shane E. Dickey	Social Security number or ITIN	xxx-xx-2106
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Megan L. Dickey	Social Security number or ITIN	xxx-xx-0761
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-10421-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shane E. Dickey

Megan L. Dickey

1/22/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Shane E. Dickey
Megan L. Dickey
DebtorsCase No. 17-10421-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 32

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db/jdb
cr
14722267
14409860
14409861
14409871
14409863
15146190
14409865
14654369
14409870
14409869
14409868
14658989
14416943
14409872
14650579
14409873

+Shane E. Dickey, Megan L. Dickey, 78 Birch Drive, Anita, PA 15711-9733
+Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
Aaron's Inc., PO Box 10039, Kennesaw GA 30156
+Bernard C. John, Esquire, Suite 205 Alstan Mall, 2526 Monroeville Blvd.,
Monroeville, PA 15146-2358
+Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
+Citizens State Bank, c/o Service Finance Company, 555 S. Federal Hwy Ste 200,
Boca Raton, FL 33432-6033
+First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
+First National Bank of Pennsylvania, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc.,
2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
+Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
+PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
+PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
+PNC Mortgage, P. O, Box 3232 Newmark Drive, Miamisburg, OH 45343-3232
+Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
Pittsburgh, PA 15233-1828
+STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA,
436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
+Sheffield Financial Corp, PO Box 1847, Greenville, NC 27835-1847
US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
Udren Law Office, P.C., Woodcrest Corporate Center, 111 Woodcrest Road Suite 200,
Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:28 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr
14639701
14415816
15163789
14415309
14409862
14409864
14672855
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15175644
14423490

+EDI: PHINAMERI.COM Jan 23 2020 08:43:00 AmeriCredit Financial Services, Inc. d/b/a GM Fina,
PO Box 183853, Arlington, TX 76096-3853
EDI: PHINAMERI.COM Jan 23 2020 08:43:00 Americredit Financial Services dba GM Financial,
PO box 183853, Arlington TX 76096
+EDI: PHINAMERI.COM Jan 23 2020 08:43:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
EDI: DIRECTV.COM Jan 23 2020 08:43:00 Directv, LLC, by American InfoSource as agent,
PO Box 5008, Carol Stream, IL 60197-5008
EDI: DISCOVER.COM Jan 23 2020 08:43:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM Jan 23 2020 08:43:00 Discover Finl Svc LLC, PO Box 15316,
Wilmington, DE 19850-5316
+EDI: PHINAMERI.COM Jan 23 2020 08:43:00 GM Financial, P.O. Box 181145,
Arlington, TX 76096-1145
EDI: JEFFERSONCAP.COM Jan 23 2020 08:43:00 Jefferson Capital Systems LLC, PO Box 7999,
St Cloud MN 56302-9617
E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 23 2020 04:12:23 Jefferson Capital Systems LLC,
PO Box 7999, St Cloud MN 56302-9617
EDI: JEFFERSONCAP.COM Jan 23 2020 08:43:00 Jefferson Capital Systems, LLC,
16 McLeland Road, Saint Cloud, MN 56303
E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 23 2020 04:12:23 Jefferson Capital Systems, LLC,
16 McLeland Road, Saint Cloud, MN 56303
+E-mail/Text: BKRMailOPS@weltman.com Jan 23 2020 04:11:04 Kay Jewelers, 375 Ghent Road,
Akron, OH 44333-4600
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 04:11:28
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
+E-mail/Text: bncmail@w-legal.com Jan 23 2020 04:12:15 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
E-mail/Text: bankruptcy@bbandt.com Jan 23 2020 04:11:20 Sheffield Financial, PO Box 1847,
Wilson, NC 27894-1847

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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+Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jan 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com, ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC
sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Sharon L. Smith on behalf of Joint Debtor Megan L. Dickey slschmedler@gmail.com,
slschmedler@gmail.com
Sharon L. Smith on behalf of Debtor Shane E. Dickey slschmedler@gmail.com,
slschmedler@gmail.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 8